



# About Your Retirement

Tax Exempt and Government  
Entities

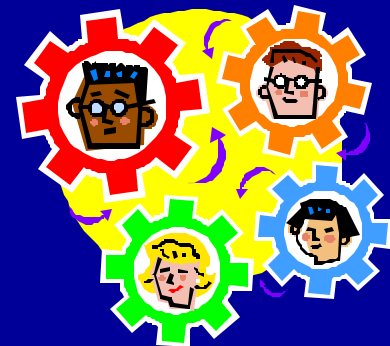
Employee Plans

2005 IRS Nationwide Tax Forum

*June 28, 2005*

# One Size Does Not Fit All in Choosing a Retirement Plan

- Type/Size of Employer
- Type/Age of Workforce
- Employer Goals





# Plan Types

- IRA-Based Plans
- Defined Contribution Plans
- Defined Benefit Plans

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# Self-Employed With No Employees

- SEP
- Profit-Sharing
- 401(k)
- Defined Benefit

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# Self-Employed With Employees

- Payroll Deduction IRA
- SEP
- SIMPLE IRA
- 401(k)
  - Safe Harbor, Traditional, SIMPLE
- Profit-Sharing
- Defined Benefit

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# Small 1120 Business

- Self-Employed vs. Owner/Employee

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# 1120 Business With More Than 100 Eligible Employees

- No SIMPLE IRA or SIMPLE 401(k) Plan
- 401(k) Plan
- Profit-Sharing Plan
- Defined Benefit Plan

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# Seasonal Employer

- Goal to include seasonal employees?
- Goal to exclude seasonal employees?







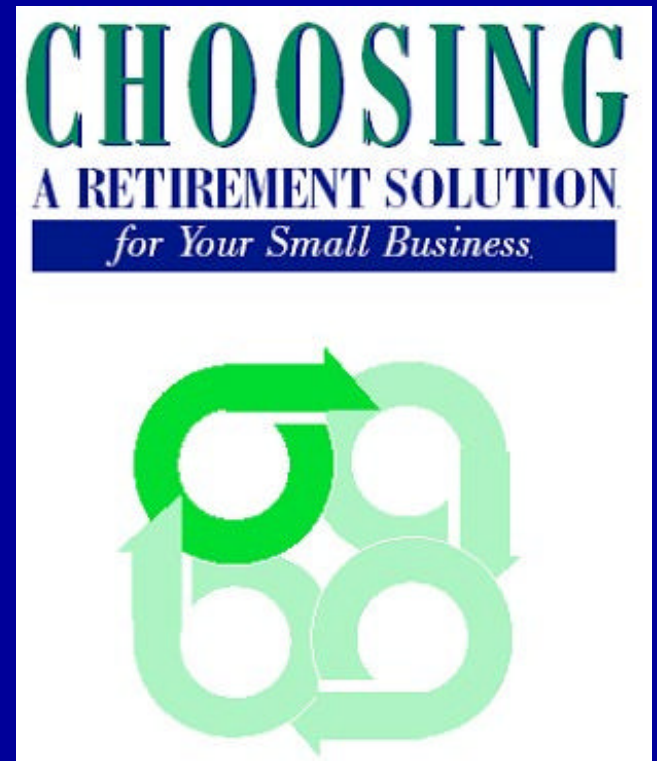
# Example of Maximum Contribution

- See the chart in your book

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# Available Retirement Tools

- Choosing a Retirement Solution for Your Small Business – Pub 3998



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# Retirement Plan Assistance



- [www.irs.gov/ep](http://www.irs.gov/ep)
- (877) 829-5500:  
Customer Account Services
- [RetirementPlanQuestions@irs.gov](mailto:RetirementPlanQuestions@irs.gov)
- Newsletters

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*Retirement plans are not  
“One Size Fits All.”*



*June 28, 2005*

